



So...
What is the trouble with titles?

TYPICAL ISSUES

- 1. Tiny spaces
- 2. Name incorrect
- 3. No ID
- 4. Name on title doesn't match ID
- 5. Owner's name has changed

TYPICAL ISSUES (cont.)

- 6. Title has one or more liens listed
- 7. Deceased owners (death certificate)
- 8. Multiple owners
- 9. Customer has already signed
- 10. Transfer ownership from divorced spouse

TYPICAL ISSUES (cont.)

- 11. Notarial block already completed
- 12. Names spelled wrong
- 13. Owner is a child
- 14. Owned by business
- 15. Signer has POA, Trust, Guardianship Authority

TYPES	of	ISSU	UES
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- > Non-Issues
- > TRB Issues
- **Customer Issues**
- > Notary Issues

NON- ISSUES

- > Tiny spaces deal with it
- ➤ Owner is a child age is irrelevant
- **▶ Liens** *ignore not your concern*

TRB ISSUES

- ➤ Name on title is spelled wrong
- > Name on title is incorrect

A Notary Cannot Fix These Problems

Handling TRB Issues

> Send customer to County Treasurer's Office

or

➤ Have customer contact TRB directly

1003 Buckskin Dr. Deer Lodge MT 59722 (406) 444-3661

CUSTOMER ISSUES

No Satisfactory ID

- ➤ Use Credible Witness
 - ➤ Must be in notary's physical presence
 - ➤ Must personally know the signer
 - ➤ Must be personally known to, or properly identified by, notary
 - > Cannot be a party to, or beneficiary of, transaction

CUSTOMER ISSUES

Transfer Ownership *From* Divorced Spouse

- As a notary, you do not know what is needed to accomplish this
- > You may notarize the signature of the person personally appearing to you
- ➤ Questions should be referred to the County Treasurer's Office or TRB

CUSTOMER ISSUES

Deceased Owner

- > Signer has death certificate
 - ➤ Death certificate does not constitute "identification"
 - ➤ Signer must have documentary proof of authority to sign on behalf of estate – Executor, Personal Representative, etc.
 - > Power of Attorney is not acceptable!

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Handling Customer Issues

- ➤ Be aware of what you can and cannot do!!
- Don't give legal advice (unless you're a lawyer)
- ➤ **Be professional** (help if you can)
- > Don't buy into customer's drama

NOTARY ISSUES

- > Customer has already signed
- > Notarial block already completed
- > Multiple owner issues
- ➤ Name doesn't match
- Vehicle is owned by business or signer has POA, Probate, Trust, or Guardianship Authority
- Old titles

NOTARY NAME ISSUES

- ➤ Names don't exactly match
- > Owner's name has changed
- > Title issued to business
- ➤ Signer has POA, Probate, Trust, or Guardianship Authority

NOTARY NAME ISSUES

Names Don't Exactly Match

- **➤ ID Issue**
 - ➤ Request additional IDs
 - > Refuse if not satisfied
- ➤ Name Change (marriage/divorce, etc.)
 - Connect the dots
 - > Copy of marriage certificate
 - > Copy of divorce decree
 - Copy of name change order

NOTARY NAME ISSUES

Title Issued to Businesses Signer has POA, Probate, Trust, or Guardianship Authority

- **➤** All Representative Capacity Signers
 - > Verify identity, capacity, and authority of signer
 - ➤ Complete notarial block appropriately

NOTARY SPACE ISSUES

- > Customer has already signed
- > Notarial block already completed
- ➤ **Multiple owners** not enough room

NOTARY SPACE ISSUES

Customer Has Already Signed

- > Have customer re-sign in your presence
 - > Use space beside previous signature
 - > Do not cross out first signature
- ➤ Have customer complete MV100 (sample provided)

NOTARY SPACE ISSUES

Notarial Block Already Completed

- > If completed by previous notary Use MVD loose certificate
 - ➤ Indicate notarization attached
 - ➤ Put note in journal
- ➤ If completed in error line through, initial, use MVD loose certificate and attach MV100 (completed by whomever made mistake)

NOTARY SPACE ISSUES

Multiple Owners – Not Enough Room

- ➤ Use loose certificate (sample provided)
 - ➤ Use only form required by MVD
 - Indicate "Notarization for _ attached."
 - Make note in your journal

MISC. NOTARY ISSUES

- ➤ Multiple owners not all signers present
- **≻** Old Titles

MISC. NOTARY ISSUES

Multiple Owners – Not All Signers Present

➤ No problem – just notarize for the person(s) appearing before you

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- Enter the word "only" after signer's name in notarial block
- Indicate you only notarized for just one of the owners in your journal

MISC. NOTARY ISSUES

Multiple Owners – Notarial Block Already Completed

- ➤ Handwrite notarial block in lienholder's space (Don't use a stick-on certificate)
- **▶ Use MVD Loose Certificate** − (sample provided)
 - Note on title, "Notarial certificate for attached."
 - > Indicate in journal that loose certificate used

MISC. NOTARY ISSUES

Old Titles – issued before 2010

- ➤ Jurat "Subscribed & affirmed"
- ➤ Missing elements You must add the venue and/or name of signer
- > Correct placement of stamp
 - ➤ Place just to left of signature in lienholder space
 - ➤ Line-through unnecessary "stuff"
- > "Open Title" warning

MONTANA MOTOR VEHICLE TITLE Old Version Issued before 2010 | Second of the control of the contr





MISC. NOTARY ISSUES New Titles – issued after 2010 > Signature - "Signed" > You do not have to re-enter the information contained in your stamp > Draw line to indicate spaces were not unintentionally left blank or overlooked



Handling Notary Issues

- > Be professional
- ➤ Rely on fundamentals Titles are not any different than any other document
- > Take responsibility for your errors
 - ➤ Statement of Fact form MV 100 (Keep a supply handy)



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✓ Take Your Time	
✓ Remember Your Training	
✓ Use Your Tools	
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Then	
MONTANA MOTOR VEHICLE TITLES	
MOTOR VEHICLE TITLES	
ARE NO "TRIBBLE" AT ALL!	
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